

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. 9004-2(c)

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Attorney for Sheryl Mayers and Wayne Mayers,  
Debtor(s)

In re:

Sheryl Mayers and  
Wayne Mayers, Debtor(s)

Case No.: 17-19707

Chapter 13

Judge: Hon. Christine M. Gravelle

Hearing Date N/A

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO**

**CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**  
 **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following (choose one):

1.  Motion for Relief from the Automatic Stay filed by M&T Bank, secured creditor,

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_ m.

OR

Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_ m.

Certification of Default filed by \_\_\_\_\_, creditor,

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (choose one):

Payments have been made in the amount of \$ \_\_\_\_\_, but have not been accounted for. Documentation in support is attached hereto.

Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**): \_\_\_\_\_

Other (**explain your answer**): Debtor has fallen behind on mortgage payments because work was slow for her husband due to the Holidays. He is working regular hours again and they can catch up. Debtor proposes to pay the \$5,315.53 in two installments; \$2,657.76 by 1/31/2020, and \$2,657.73 plus January's payment by 2/30/2020, and will be current on February and Marchs payment by 3/15/2020. Debtor will continue to remain current going forward.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 1/7/2020

/s/ Sheryl Agnes Mayers  
Debtor's Signature

Date: 1/7/2020

/s/ Wayne Irvine Mayers  
Debtor's Signature

**NOTE:**

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within fourteen (14) days of the filing of a *Creditor's Certification of Default*.